लेकिन वह तो समूचे भारत में संतोषजनक नहीं हैं । यह जो स्कीम है उसमें यह संतोषजनक नहीं है । तब क्या इसका अर्थ हम यह लेकर चलें कि इस स्कीम को ही नकार देना चाहिए । यह ठीक नहीं है । स्कीम तो अच्छी है, लेकिन इस स्कीम की जो कमियां हैं, अगर उन्हें दूर करके स्कीम चलाई जाए तो मेरा विश्वास है कि निश्चित रूप से इसका लाभ होगा, जैसे आन्ध्र प्रदेश और तमिलनाडु में इस स्कीम और सैल्फ हैल्प ग्रुप्स के तहत उठाया जा रहा है । अन्य राज्य भी उठाएं तो मेरा विश्वास है कि वह जरूर होगा, ऐसा हम सोचते हैं ।

Amount received through Hawala Channel

*182. SHRI K. RAHMAN KHAN: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) whether Govemment have estimated the amount received through Hawala Channel in the country during the last three years, year-wise;

(b) whether Govemment propose to bring about changes in the Foreign Contributions Regulations Act, to monitor and control such receipts; and

(c) if so, what are details in this regard?

THE MINISTER OF FINANCE AND COMPANY AFFAIRS (SHRI JASWANT SINGH): (a) "Hawala" refers to illegal transfer of money through unofficial channels. In the very nature of such transactions which are all clandestine, any estimates of such dealings cannot be made with any accuracy.

(b) and (c)The Foreign Contribution (Regulations) Act (FCRA), 1976 regulates, *inter alia,* the receipt and utilisation of foreign contributions. There is no connection between "Hawala" transactions and transactions regulated by the FCRA.

SHRI JASWANT SINGH: Madam, the "hawala" refers to illegal transaction of money through unofficial channels. In a very nature of such transactions, which are all chandestine, any estimates of such dealing cannot be made with any accuracy. The hon. Member wanted to know what is our estimate of hawala dealings. If we had the estimate, I would have moved two steps towards eradicating it.

As far as (b) and (c) parts of his question are concerned, they are totally unrelated. The Foreign Contribution (Regulations) Act (FCRA) regulates the receipt and utilisation of foreign contributions. There is no

connection between the hawala transaction and transactions regulated by FCRA. One more sentence, the FCRA is actually governed by the Home Ministry. Whereas hawala is regulated by FEMA.The FERA is now extinct. The FEMA is governed by the Ministry of Finance.

SHRI K. RAHMAN KHAN: Madam, hawala transaction is a parallel banking for remitting—as the hon. Minister has rightly said— the illegal transaction. Madam, the hon. Minister said that it is illegal transaction and so it cannot be estimated. But, there have been reports about hawala transaction that last year, nearly Rs. 10,000 crores worth of foreign exchange was lost in the country. This is what has been stated in the various press reports, which have appeared. There are more than 1,000 hawala brokers in Chennai city alone. And, according to the Enforcement Directorate, another report, which has appeared in the Press, states that the seizure of foreign exchange has increased from Rs. 30 to 90 billion, signifying an alarming rise. Then, there are reports that Delhi is identified as the biggest centre of hawala dealings. Now, I would like to know from the hon. Finance Minister whether the Government will go into this issue. There are three types of hawala transactions, which take place. One is by lakhs and lakhs of our workers who are working abroad in various place because there is a difficulty in remittance. There is a need to think why they are adopting hawala route for sending their money to various people back home. Then, there is the illegal money, of various organisations, which comes through hawala. That is very dangerous. Then, the underworld money ali.o comes through hawala. That is again very dangerous. So, I would like to know whether the Government considers the need for having a separate enactment, because the Delhi Police has asked for a separate Act to deal with this preblem. No doubt, I had put my question based on the rough estimate which appeared in the Press. I would like to know whether the Government also has any estimate. Nearly 100 billion dollars go through this channel; three thousand international hawala brokers are working in the Asian countries. These are the reports available. Now, to say that it is an illegal transaction and nothing can be done is not right.

SHRI JASWANT SINGH: Madam, while I would share some OT the concerns expressed by the hon. Member,—I must correct his

misimpression also—it would be my recommendation as well as request to the hon. Member not to go totally by what appears in the Press; with due respects, I say this. Secondly, the reality is, when is it that the hawala transaction is undertaken? What is hawala? Hawala is really a transfer of money through non-regular channel. For what purpose? I cited the example of our citizens working abroad, and who want to send money directly to their family members living in villages. Since there is no bank in remote villages and it is also too cumbersome and too tedious to send money through regulatory channels, hawala provides for easy transfer of money at extra costs. The hawala operator delivers the money directly at the doorstep of the residents. This does happen. The cause behind this is insufficient coverage of banking operations in rural areas or in the remote areas of the country. We are trying to correct this, and some steps have already been taken in this regard. The second thing is, hawala would be indulged if it is narcotic-related or terrorism-related. It is also tending to move away from money and going into items other than currency like diamonds and other things, which are not money-related. And the third thing I would like to share with the hon. Member is that now it is really so much easier for citizens to bring money into India or take money out of India that the attraction of hawala, or the illegality of hawala, is no longer there. It is our experience and it is also our assessment in the Ministry of Finance that this is now a route which is really not being opted for, or, which is being adopted, on account of the ease of transaction which has already been obtained in regard to foreign exchange.

SHRI K. RAHMAN KHAN: Madam, my second supplementary is in regard to part (b) and (c) of my question relating to FCRA. The purpose of my seeking clarification on this is that the Foreign Contributions Regulations Act is being used for remittances by certain organisations, and they have to be registered under the Ministry of Home Affairs as per the Act. But the present procedure for registration is very cumbersome. So, some of the organisations are not able to get the registration. Hence they use the hawala money because such organisations are getting money through hawala, on which the Government will not have any control. I would like to know whether the Government will recommend making the rules for registration of the FCRA liberal so that more organisations can get themselves registered;

they then get themselves accountable, and they file the returns. Now, for those who are not able to get registration, they are getting money through hawala transaction.

SHRI JASWANT SINGH: Madam, if I go into technicalities, I can very easily say that FCRA is really dealt with by the Ministry of Home Affairs, and, therefore, I cannot answer. But I will endeavour to answer what the hon. Member has raised, because, I think, there is some substance in what he is saying. Institutions, especially, those involved in charitable or religious purposes, wanting to send money into India, find too many difficulties, and they tend to take the hawala route to send the very same money. I think, this is a valid enough observation. But the best I can do is to really convey the views of the hon. Member to the Ministry of Home Affairs which, I am sure, would look into the matter.

श्री संजय निरूपम: उपसभापति जी, इसमें कोई शक नहीं कि पिछले दो-तीन वर्षो में हवाला के जरिए जो ट्रोजेक्शन होते थे, वे कम हुए हैं। यह कहना मुश्किल है कि हवाला के जरिए हमारे देश में कितनी रकम का ट्रांजेक्शन होता है। यह तो कोई भी सरकार नहीं बता सकती, लेकिन आप यह तो बता सकते हैं कि पिछले दो-तीन वर्षों की तुलना में कमी हुई है क्या? दूसरा, क्या इसका सा लिबरल था, थोड़ा सा उदार था और इसलिए हवाला के जरिए जो गतिविधियां हैं वे कम हुई। तीसरी बात, जो इसी से जुड़ी हुई है।

उपसभापति: नहीं, आप एक तो पूछ लीजिए। ....(व्यवधान)

श्री संजय निरूपम: मैडम, इसी से जुड़ी हुई बात है। मुझे मालूम है कि तीन सप्लीमेंटर न पूछने के लिए आपने बोला है । तीसरी बात, मैं यह पूछना चाह रहा था कि जबसे ज्यों-ज्यों हवाला कम होता चला जा रहा है क्या बिल्कुल उसी समय से हमारे देश में फॉरेन एक्सचेंज का जो रिजर्व है वह बढ़ता चला जा रहा है? यानि जो लोग हवाला के जरिए हमारे देश में इन्वेस्ट कर रहे थे पैसा भेज रहे थे किसी भी परपज से, क्या वही लोग, वही एन आर आई या वही विदेशों बैठे हुए जो निवेशक हैं, वे अपना पैसा अधिकृत तौर पर फाइनेन्सियल इंस्टीटयूशन्स के जरिए, शेयर मार्केट के जरिए भेजकर हमारे फॉरेन एक्सचेन्ज रिजर्व को बढ़ा रहे हैं क्या?

श्री जसवंत सिंहः माननीय उपसभापति महोदया, माननीय सदस्य ने जो पूछना चाहा है उसमें कुछ दो-तीन पहलू हैं। अंतिम पहलू यह था कि क्योंकि हवाला में कमी आई है और साथ ही हमारे

फॉरेन एक्सचेंज के डिपाजिट की जो संख्या है उसमें क्या बढ़ोतरी हुई है, क्या इसका कोई संबध है क्योंकि जो पहले पैसा छुपे भेजा जाता था अब वह खुले में आ रहा है? इसका विश्लेषण रिजर्व बैंक निरंतर मेरे ही आग्रह पर करती है और हमने रिजर्व बैंक से निवेदन किया है कि जो कुछ भी डिपोजिट्स हैं हमारे फॉरेन एक्सचेंज के, उनका विश्लेषण होकर के पब्लिक स्टेटमेंट इश्यू किया जाए ताकि नागरिकों को उसकी पूरी जानाकारी रहे। अभी पिछले पखवाड़े ही शायद एक स्टेंटमेंट आया था और यदि उसको आप देखें तो मेरे लिए यह कहना कठिन है कि यह हवाला से संबंधित है, यह हवाला से संबंधित नहीं हैं। फिर आपने पूछा कि जो हमने फेरा हटा दिया तो क्या इसलिए हवाला कम हो गया? इसका संबंध भी इससे नहीं जुड़ता क्योंकि मार्केट इंटेलीजेन्स बैंक्स भी रखती है, रिजर्व बैंक भी रखती है और वित्त मंत्रालय भी रखता है। हवाला के जो मामले, जो दर हैं, डालर की दर क्या है, पौंड की दर क्या है, इसका इंटेलीजेन्स हवाला में कितना है, क्या है यह सब हमारे बैंक वगैरह रखते है, तो आवश्यक है। मुझे ऐसा बताया गया है कि हवाला की दर में अभी कोई प्रीमियम नहीं रहा और प्रीमियम अगर नहीं रहा तो यह अपने आप सीधी बात है कि अब उसमें लोगों को इतनी रूचि नहीं है, रोचकता नहीं है। फिर माननीय सदस्य ने जानना चाहा कि जो आंकड़े है, फेरा फेमा के, आप चाहें तो मैं पढ़कर सुना देता हूं, परन्तु मेरे हिसाब से यह इतना अधिक संदर्भित नहीं है। वैसे वर्ष 2000 में कितने आए, 2001 में कितने आए और 2003 में कितने आए....

उपसभापतिः आप इनको भिजवा दीजिए।

श्री संजय निरूपम: मुझे आप एक कापी दे दीजिए।

श्री जसवंत सिंहः आपको भिजवा देंगे, हम।

श्री संजय निरूपमः शुक्रिया।

Psychological tests to Air Traffic Controllers

*183. SHRI MOTILAL VORA:
SHRI SANTOSH BAGRODIA:†

Will the Minister of CIVIL AVIATION be pleased to state:

(a) whether Air Traffic Controllers undergo any psychological tests;

(b) if so, the key areas they are tested in;

(c) if not, whether there is any need for the AirTraffic Controllers to undergo psychological tests since they face pressure situations daily;

†The question was actually asked on the floor of the House by Shri Santosh Bagrodia